

**Information to identify the case:**

Debtor 1	<b>Carlos Fernandes</b>	Social Security number or ITIN	xxx-xx-8705
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>18-10538-VFP</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carlos Fernandes

1/5/24

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Carlos Fernandes  
Debtor

Case No. 18-10538-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jan 05, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2024:

Recip ID	Recipient Name and Address
db	+ Carlos Fernandes, 915 Roanock Avenue, Hillside, NJ 07205-3007
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ Lisa Greene, 266 Waite Avenue, Rahway, NJ 07065-4430
517270005	+ Associates, Po Box 9577, Coppell, TX 75019-9510
519254281	+ Citigroup Mortgage Loan Trust 2021-RP2, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
519254282	+ Citigroup Mortgage Loan Trust 2021-RP2, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, Citigroup Mortgage Loan Trust 2021-RP2 Serviced by Select Portfolio Servicing,
517356661	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
517369994	+ Lisa Greene Wells, 266 Waite Ave., Rahway, NJ 07065-4430
517270038	+ Lisa Wells, 266 Waite Avenue, Rahway, NJ 07065-4430
517270027	+ Phelan, Hallinan, Diamond & Jones, P.C., 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517270032	+ Soloman and Soloman, 5 Columbia Circle, Albany, NY 12203-5180
517270034	+ Union County Dist Court, 2 Broad Street, Elizabeth, NJ 07201-2202
517270037	+ Wall Street Assoc, 1200 Prospect Court #100, La Jolla, CA 92037-3608

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 05 2024 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 05 2024 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517270001	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 05 2024 20:50:22	Advanta Bank Corp, Po Box 844, Spring House, PA 19477
517391159	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 05 2024 20:49:49	Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517270002	+ Email/PDF: bncnotices@becket-lee.com	Jan 05 2024 20:50:23	American Express, P.O. Box 981535, El Paso, TX 79998-1535
517357669	Email/PDF: bncnotices@becket-lee.com	Jan 05 2024 21:04:46	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517270004	+ Email/PDF: bncnotices@becket-lee.com	Jan 05 2024 20:50:22	Amex, c/o Beckett & Lee, 16 General Warren Blvd., Malvern, PA 19355-1245
517270009	EDI: BANKAMER	Jan 06 2024 01:25:00	Bank Of America, 4161 Piedmont Pkwy, Greensboro, NC 27410
517270006	+ EDI: BANKAMER	Jan 06 2024 01:25:00	Bac Home Loans Servi, 450 American St, Simi Valley, CA 93065-6285
517270007	+ EDI: BANKAMER	Jan 06 2024 01:25:00	Bank Of America, Attn: Bankruptcy NC4-105-03-14, Po Box 26012, Greensboro, NC

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			27420-6012
517270010	+ EDI: CITICORP	Jan 06 2024 01:25:00	Bp/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
517270020	EDI: CITICORP	Jan 06 2024 01:25:00	Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195
517270021	EDI: CITICORP	Jan 06 2024 01:25:00	Citibank Usa, Citicorp Credit Services/Attn: Centraliz, Po Box 20507, Kansas City, MO 64195
517270035	EDI: CITICORP	Jan 06 2024 01:25:00	Unvl/citi, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195
517270033	EDI: CITICORP	Jan 06 2024 01:25:00	Texaco / Citibank, Bankruptcy Unit, 7920 Nw 110th St, Kansas City, MO 64153
517270011	+ EDI: CAPITALONE.COM	Jan 06 2024 01:25:00	Capital One, N.a., Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285
517270019	+ EDI: CITICORP	Jan 06 2024 01:25:00	Citi, PO Box 142319, Irving, TX 75014-2319
517270022	EDI: DISCOVER	Jan 06 2024 01:25:00	Discover Fin, Po Box 8003, Hilliard, OH 43026
517289148	EDI: DISCOVER	Jan 06 2024 01:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517270025	+ EDI: GMACFS.COM	Jan 06 2024 01:25:00	GMAC, Attention: Bankruptcy Dept., 1100 Virginia Drive, Fort Washington, PA 19034-3276
517270026	+ EDI: HFC.COM	Jan 06 2024 01:25:00	Hsbc Bank, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213
517270017	EDI: JPMORGANCHASE	Jan 06 2024 01:25:00	Chase, P.O. BOX 100043, Kennesaw, GA 30156
517270012	EDI: JPMORGANCHASE	Jan 06 2024 01:25:00	Chase, P.o. Box 15298, Wilmington, DE 19850
517270018	EDI: JPMORGANCHASE	Jan 06 2024 01:25:00	Chase Bank Usa, Na, Po Box 15298, Wilmington, DE 19850
517270023	EDI: JPMORGANCHASE	Jan 06 2024 01:25:00	First Usa Bank N A, 1001 Jefferson Plaza, Wilmington, DE 19701
517392679	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 05 2024 20:50:04	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518655080	Email/Text: mtgbk@shellpointmtg.com	Jan 05 2024 20:45:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518655079	Email/Text: mtgbk@shellpointmtg.com	Jan 05 2024 20:45:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518820518	Email/Text: mtgbk@shellpointmtg.com	Jan 05 2024 20:45:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
517270028	EDI: PRA.COM	Jan 06 2024 01:25:00	Portfolio Rc, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
517270029	Email/Text: signed.order@pfwattorneys.com	Jan 05 2024 20:45:00	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
517270030	+ Email/Text: abarkin@sbmesq.com	Jan 05 2024 20:46:00	Schwartz Barkin & Mitchell, PO Box 1339, Union, NJ 07083-1339
517270031	+ EDI: CITICORP	Jan 06 2024 01:25:00	Sears/cbsd, 701 East 60th St N, Sioux Falls, SD 57104-0432
517373617	+ EDI: AIS.COM	Jan 06 2024 01:25:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517270036	+ EDI: VERIZONCOMB.COM	Jan 06 2024 01:25:00	Verizon, 500 Technology Dr Ste 30, Weldon

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Spring, MO 63304-2225

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517270003	*+	American Express, P.O. Box 981535, El Paso, TX 79998-1535
517270008	*+	Bank Of America, Attn: Bankruptcy NC4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517270015	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, P.o. Box 15298, Wilmington, DE 19850
517270013	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, Po Box 15298, Wilmington, DE 19850
517270014	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, Po Box 15298, Wilmington, DE 19850
517270016	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, Po Box 15298, Wilmington, DE 19850
517270024	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, First Usa Bank N A, 1001 Jefferson Plaza, Wilmington, DE 19701
518820519	*	NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2024 at the address(es) listed below:

Name	Email Address
Craig Scott Keiser	on behalf of Creditor DITECH FINANCIAL LLC craig.keiser@law.njoag.gov
Denise E. Carlon	on behalf of Creditor Citigroup Mortgage Loan Trust 2021-RP2 dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor New Residential Mortgage LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Carlos Fernandes ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6